

DENNISON ASSOCIATES

PATENT AND TRADE-MARK AGENTS

SUITE 301
133 RICHMOND STREET WEST
TORONTO, ONTARIO, CANADA
M5H1L7

TELEPHONE: (416) 368-8313

FACSIMILE: (416) 368-1645

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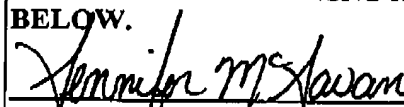
FROM: Douglas S. Johnson

FAX NO. (703) 308-6306 OR 6296

TOTAL NO. OF PAGES

INCLUDING COVER SHEET IS: 12

Our File: SJ-10321US

Re: United States Patent Application No. 09/188,827
Title: Lender and Insurer Transaction Processing System and Method
Applicant: John Francis ReganI HEREBY CERTIFY THAT THIS PAPER IS FACSIMILE TRANSMITTED TO THE
UNITED STATES PATENT AND TRADEMARKS OFFICE ON THE DATE SHOWN
BELOW.
Jennifer McGowan
Date

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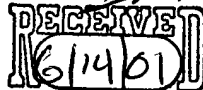
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: John Francis Regan

Title: **Lender and Insurer Transaction Processing System and Method**

Art Unit: 2161

OFFICIAL



Serial No.: 09/188,827
Filed: November 9, 1998
Our Reference: SJ-10321US

133 Richmond Street West, Suite 301
Toronto, Ontario M5H 2L7

June 14, 2001

VIA FACSIMILE

The Commissioner of Patents and Trademarks
Washington, D.C. 20231

Attention: Examiner J. Hayes

Dear Sir:

This is responsive to the Examiner's Notice of Non Compliance of May 14, 2001 in the above-identified patent application.

Kindly amend this application as follows:

IN THE CLAIMS:

Amend Claim 1 as follows:

- 1.(amended) A method for transaction processing, comprising the steps of:
receiving transaction information for a transaction;